

**FIG. 2**  
Cardholder Registration



**Registration Page**

Last 3 Digits of Account Number :

**Security Information**

Name :

City :

State :  ZIP:

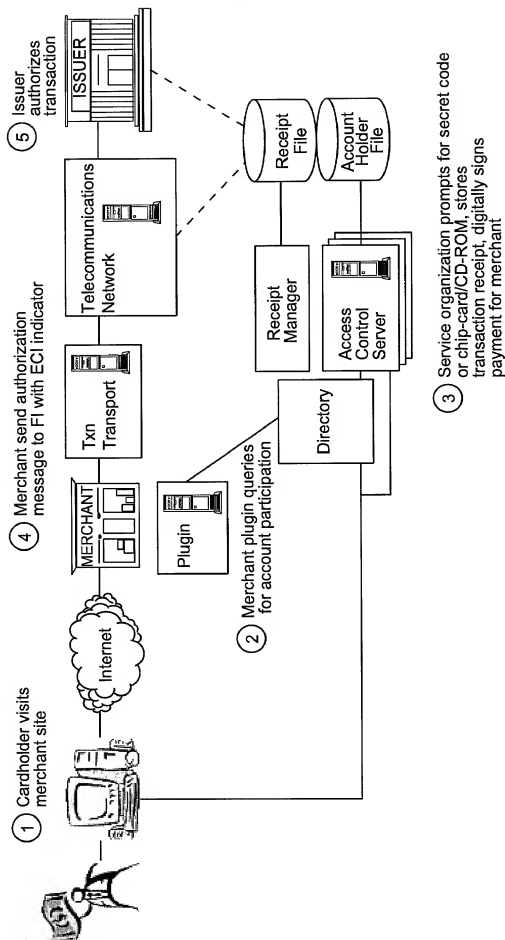
Mother's Maiden Name :

Last 4 Digits of SSN :

List of Banks  ▼


Name on Card :


FIG. 3



**FIG. 4**  
Payment Transaction

500



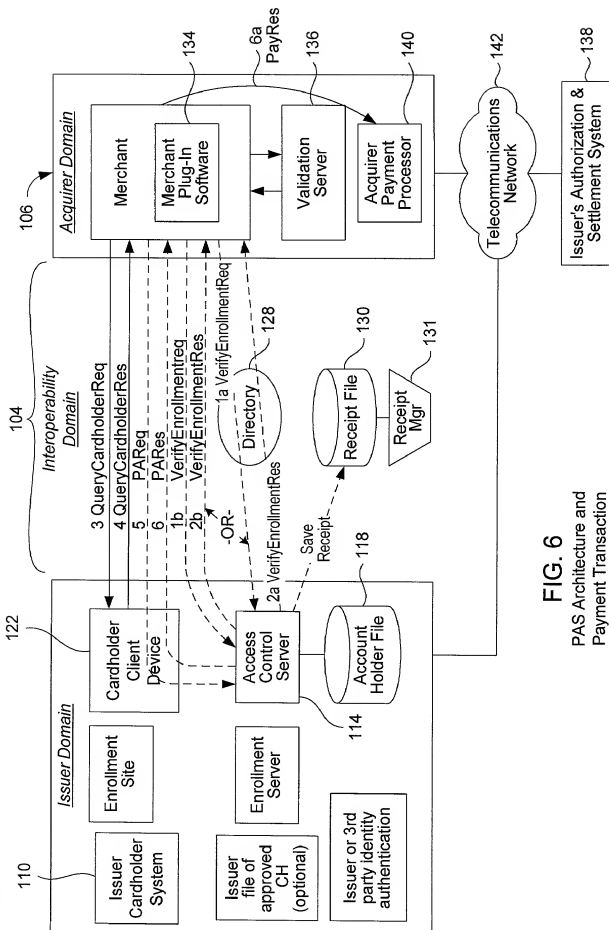
Merchant XYZ 

Total: \$XX.XX      Date: DD/MM/YY

Card No.: XXXX XXXX XXXX 9999

Visa password :

**FIG. 5**  
Payment Transaction  
Cardholder Password Prompt



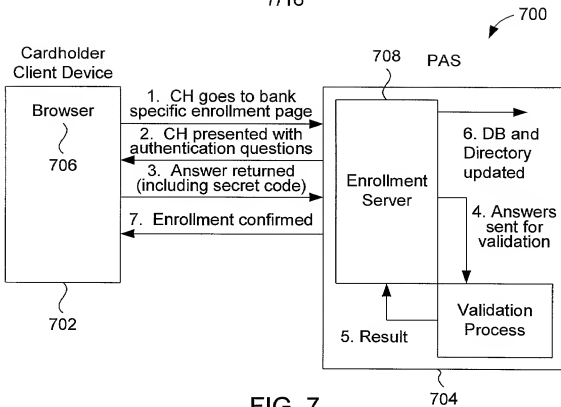


FIG. 7

Centralized Enrollment Flow

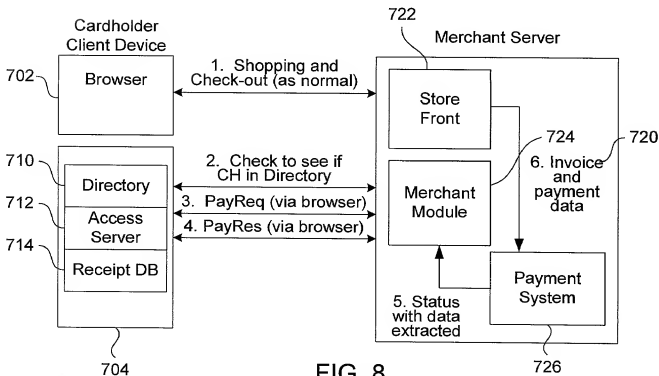


FIG. 8

Centralized Payment Flow

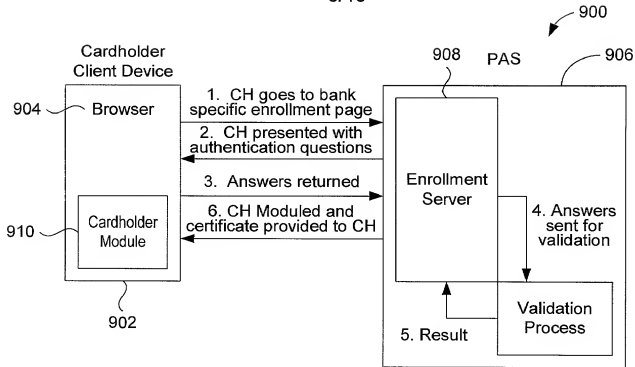


FIG. 9

Distributed Enrollment Flow

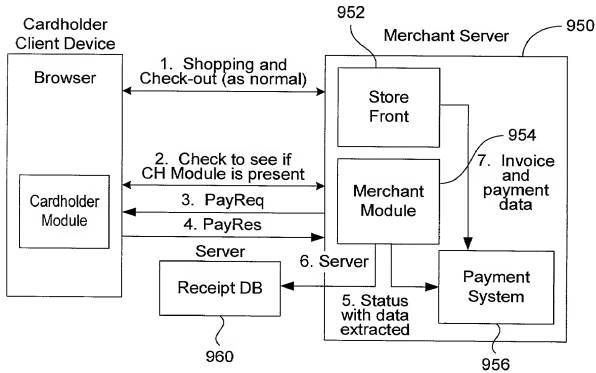
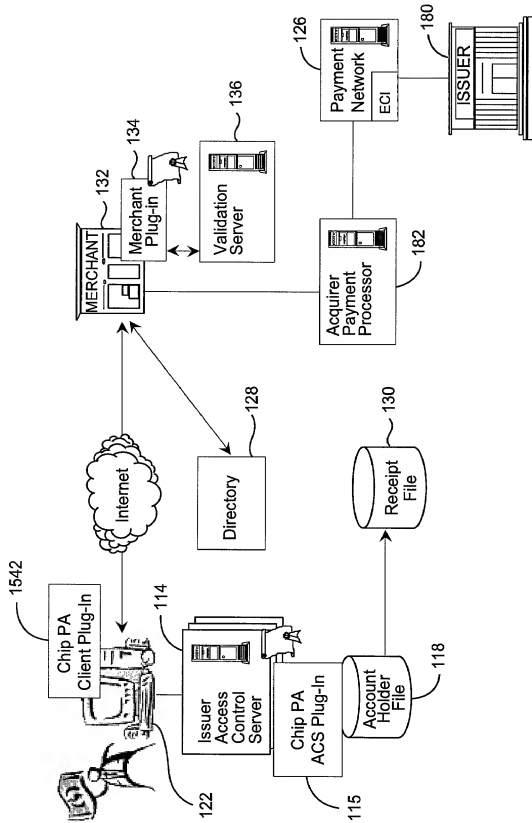


FIG. 10

Distributed Payment Flow





**FIG. 10A**  
Chip Card Payer Authentication Service Architecture

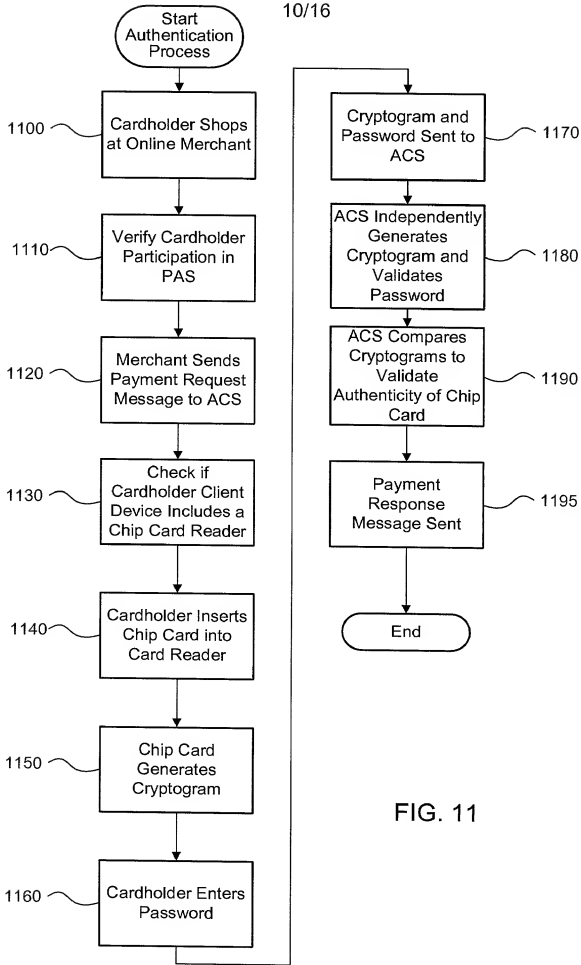
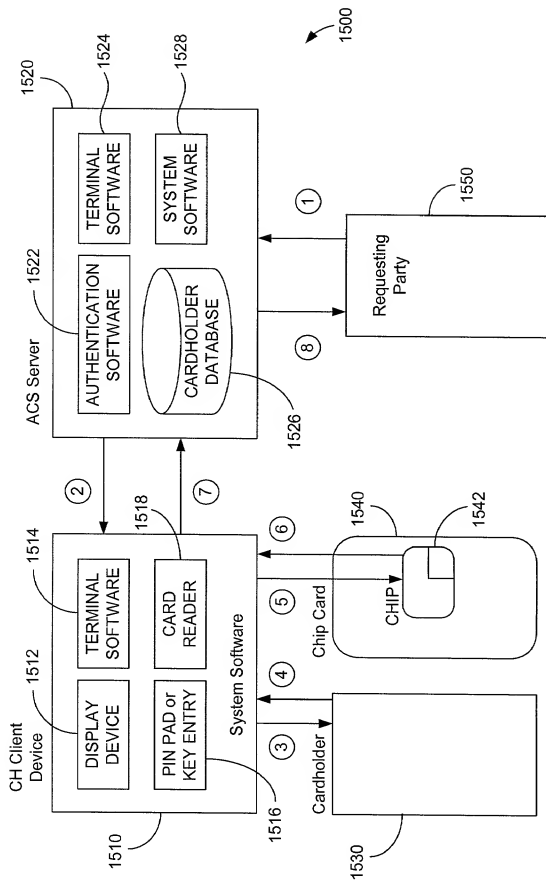
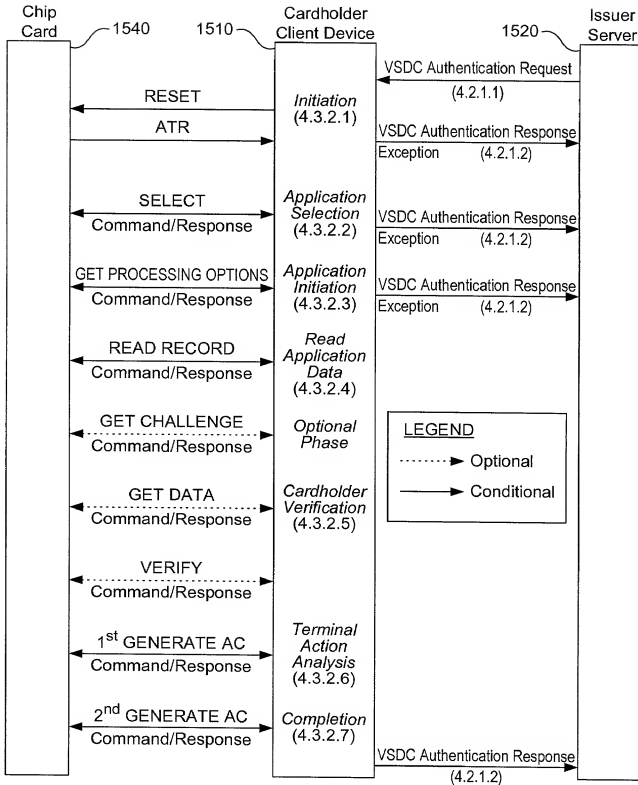


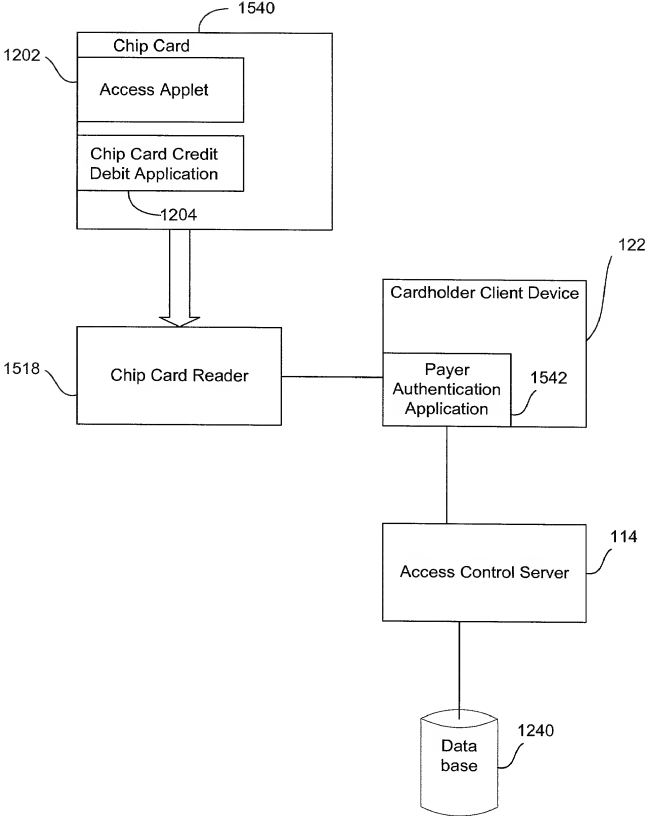
FIG. 11



**FIG. 12**  
Payer Authentication Service  
With Chip Card



**FIG. 12A**  
 Detailed Message Flow for  
 Payer Authentication Service  
 with Chip Card



**FIG. 13**  
PAS with Chip Card and  
Universal Access Application

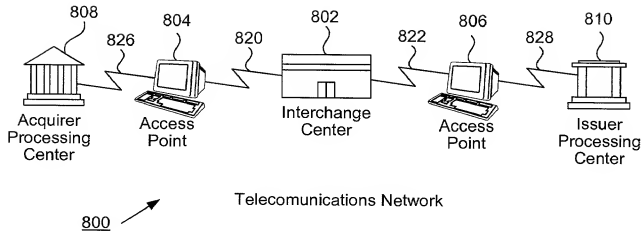


FIG. 14

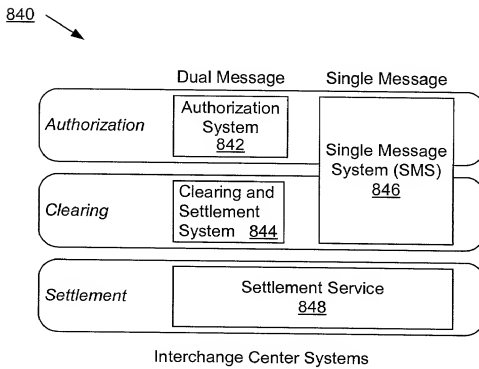
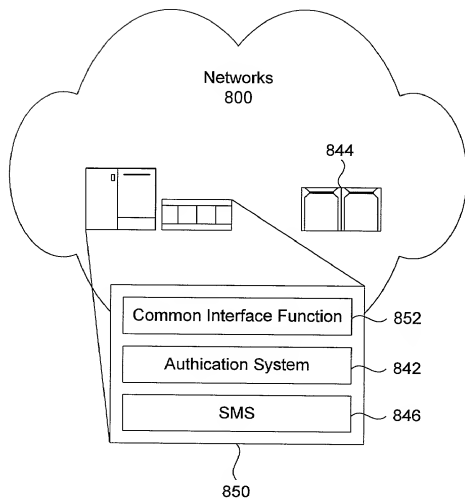


FIG. 15



Integrated Payment Systems

FIG. 16

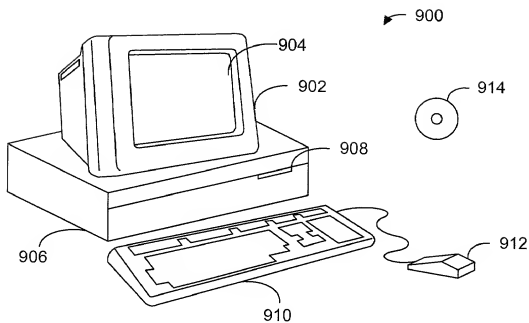


FIG. 17A

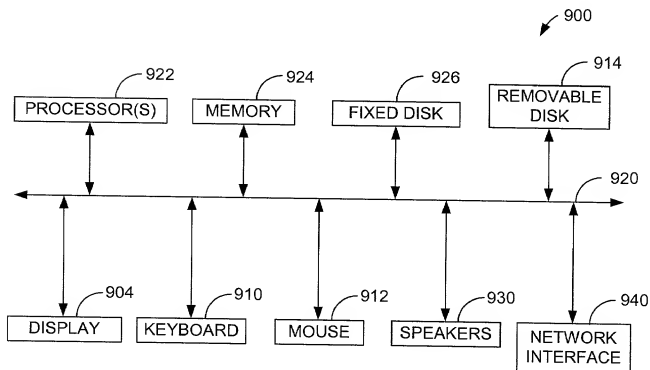


FIG. 17B